

Insuring a successful school year

by Bette Hall-Munger

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When children lack health insurance—as more than 8 million American children do—there is a good chance they are not receiving much-needed medical care. An estimated 35,000 uninsured kids in Montana rarely see the inside of a hospital or doctor's office, not for a checkup, not for an injury, not when they are sick.

Today there is good news. There is help. Many of Montana's uninsured kids are eligible for low-cost or free health care coverage through Medicaid or CHIP. In fact, a family of four can earn up to \$30,000 per year or more and still qualify.

On August 9, Healthy Mothers, Healthy Babies and our coalition partners launched the Montana Covering Kids & Families Back to School Campaign as part of a national drive to get eligible uninsured children enrolled in available coverage programs. Since 2001, Covering Kids & Families has helped thousands of local kids get coverage. But there are still thousands of uninsured kids in Montana, and many of them are eligible for low-cost or free health insurance through CHIP.

In Montana, CHIP provides a lifeline for working parents faced with the difficult choice between putting food on the table and taking their kids to the doctor. Once covered, children have access to regular checkups, hospital services and emergency care, as well as prescriptions, dental and vision care. Access to medical care ensures that minor health problems don't become major ones like placing a child's health and a family's financial well-being at risk.

As families prepare their children for another school year, we urge parents to call 1-877-KIDS-NOW or visit Covering Kids & Families at www.coveringkids.org to learn more about health coverage under these programs. In addition, you may contact Healthy Mothers, Healthy Babies toll-free at 1-800-421-6667 to gather information and order free materials. A toll-free call can provide the information parents need to find out if their children are eligible and begin the enrollment process.

No child in Montana should have to go without medical care when they could be covered under CHIP. Let's give Montana's kids the best start this school year—a healthy start.

(Bette Hall-Munger is the new executive director of Healthy Mothers, Healthy Babies: The Montana Coalition. She was formerly with the Child & Family Services Division of the Montana Department of Public Health & Human Services.)